

Information to identify the case:			
Debtor 1:	Michael J. Szudarek		Social Security number or ITIN: xxx-xx-1227
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter: 13 3/13/23
Case number:	23-20540-CMB		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael J. Szudarek	
2. All other names used in the last 8 years		
3. Address	4523 Zane Place Pittsburgh, PA 15214	
4. Debtor's attorney Name and address	Kenneth Steidl Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219	Contact phone 412-391-8000 Email: julie.steidl@steidl-steinberg.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedwpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 5/9/23

For more information, see page 2

In re:
Michael J. Szudarek
Debtor

Case No. 23-20540-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 09, 2023

User: auto
Form ID: 309iPGH

Page 1 of 4
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 11, 2023:

Recip ID	Recipient Name and Address
db	+ Michael J. Szudarek, 4523 Zane Place, Pittsburgh, PA 15214-1330
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Jeffrey Hunt, GRB Law, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15599095	Gregg L. Morris, Esq., Patenaude & Felix, 2400 Ansys Drive, Suite 402-B, Canonsburg, PA 15317-0403
15579841	+ Ross Township, c/o Jordan Tax Service Inc., Po Box 200, Bethel Park, PA 15102-0200

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: kebeck@bernsteinlaw.com	May 09 2023 23:36:00	Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219
aty	Email/Text: julie.steidl@steidl-steinberg.com	May 09 2023 23:36:00	Kenneth Steidl, Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219
tr	+ Email/Text: bnc@chapter13trusteedpa.com	May 09 2023 23:36:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	May 10 2023 03:31:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 09 2023 23:36:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 10 2023 03:31:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 09 2023 23:36:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	May 09 2023 23:36:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: AISACG.COM	May 10 2023 03:31:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: jdryer@bernsteinlaw.com	May 09 2023 23:36:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ EDI: RECOVERYCORP.COM	May 10 2023 03:31:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

District/off: 0315-2

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cr	+ Email/Text: ebnpeoples@grblaw.com	May 09 2023 23:36:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15579827	+ Email/PDF: bncnotices@becket-lee.com	May 09 2023 23:45:57	American Express Corporation, Attn Bankruptcy Dept, PO Box 981540, El Paso, TX 79998-1540
15579829	EDI: BANKAMER.COM	May 10 2023 03:31:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
15586036	EDI: BANKAMER.COM	May 10 2023 03:31:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
15579830	+ EDI: CAPONEAUTO.COM	May 10 2023 03:31:00	Capital One Auto Finance, Attn Bankruptcy Dept, Po Box 30285, Salt Lake City, UT 84130-0285
15599158	+ EDI: AISACG.COM	May 10 2023 03:31:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15579831	+ EDI: CAPITALONE.COM	May 10 2023 03:31:00	Capital One Bank, PO Box30285, Salt Lake City, UT 84130-0285
15584750	EDI: CAPITALONE.COM	May 10 2023 03:31:00	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15579833	+ Email/Text: bankruptcy@cavps.com	May 09 2023 23:36:00	Cavalry SPV, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
15581535	+ Email/Text: bankruptcy@cavps.com	May 09 2023 23:36:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
15584210	+ EDI: DISCOVER.COM	May 10 2023 03:31:00	Discover Bank/Discover Products Inc., P.O. Box 3025, New Albany OH 43054-3025
15579834	+ EDI: DISCOVER.COM	May 10 2023 03:31:00	Discover Card, Attn Bankruptcy Dept, Po Box 3025, New Albany, OH 43054-3025
15579835	Email/Text: collecadminbankruptcy@fnni.com	May 09 2023 23:36:00	First National Bank of Omaha, Po Box 3128, Omaha, NE 68103
15599096	EDI: IRS.COM	May 10 2023 03:31:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15579837	+ EDI: PRA.COM	May 10 2023 03:31:00	JC Penney, c/o Portfolio Recover Associates, P.O. Box 12914, Norfolk, VA 23541-0914
15579838	EDI: JPMORGANCHASE	May 10 2023 03:31:00	JP Morgan Chase Bank, Po Box 15298, Wilmington, DE 19850
15599097	+ Email/Text: pitbk@weltman.com	May 09 2023 23:36:00	James Peter Valecko, Esquire, Weltman Weinberg & Reis, 436 7th Ave. Suite 2500, Pittsburgh, PA 15219-1842
15581738	+ EDI: PENNDEPTREV	May 10 2023 03:31:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15581738	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	May 09 2023 23:36:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15597066	EDI: PRA.COM	May 10 2023 03:31:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15579839	+ EDI: JEFFERSONCAP.COM	May 10 2023 03:31:00	Paypal Credit, c/o Jefferson Capital Systems, 16 McLeland Road, Saint Cloud, MN 56303-2198
15583403	+ Email/Text: ebnpeoples@grblaw.com	May 09 2023 23:36:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15579840	+ Email/Text: bankruptcyteam@quickenloans.com	May 09 2023 23:36:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
15583692	+ Email/Text: bankruptcyteam@quickenloans.com	May 09 2023 23:36:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408

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15579842	+ EDI: PRA.COM	May 10 2023 03:31:00	Sam's Club, c/o Portfolio Recover Associates, P.O. Box 12914, Norfolk, VA 23541-0914
15579843	+ EDI: RMSC.COM	May 10 2023 03:31:00	Synchrony Bank, PO Box 965060, Orlando, FL 32896-5060
15580243	+ EDI: RMSC.COM	May 10 2023 03:31:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15579844	+ EDI: WTRRN BANK.COM	May 10 2023 03:31:00	Target, c/o TD Bank, PO Box 673, Minneapolis, MN 55440-0673
15579845	+ EDI: PRA.COM	May 10 2023 03:31:00	Toy R US & Synchrony Bank, c/o Portfolio Recover Assoc., Po Box 12914, Norfolk, VA 23541-0914
15579846	EDI: USBANKARS.COM	May 10 2023 03:31:00	US Bank, Attn Bankruptcy Dept, Po Box 5229, Cincinnati, OH 45201

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC
15579828	*+	American Express Corporation, Attn Bankruptcy Dept, PO Box 981540, El Paso, TX 79998-1540
15599085	*+	American Express Corporation, Attn Bankruptcy Dept, PO Box 981540, El Paso, TX 79998-1540
15599086	*+	American Express Corporation, Attn Bankruptcy Dept, PO Box 981540, El Paso, TX 79998-1540
15599087	*	Bank of America, PO Box 982238, El Paso, TX 79998-2238
15599088	*+	Capital One Auto Finance, Attn Bankruptcy Dept, Po Box 30285, Salt Lake City, UT 84130-0285
15579832	*+	Capital One Bank, PO Box30285, Salt Lake City, UT 84130-0285
15599089	*+	Capital One Bank, PO Box30285, Salt Lake City, UT 84130-0285
15599090	*+	Capital One Bank, PO Box30285, Salt Lake City, UT 84130-0285
15599091	*+	Cavalry SPV, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
15599092	*+	Discover Card, Attn Bankruptcy Dept, Po Box 3025, New Albany, OH 43054-3025
15579836	*P++	FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3113, OMAHA NE 68102-1593, address filed with court:, First National Bank of Omaha, Po Box 3128, Omaha, NE 68103
15599093	*P++	FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3113, OMAHA NE 68102-1593, address filed with court:, First National Bank of Omaha, Po Box 3128, Omaha, NE 68103
15599094	*P++	FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3113, OMAHA NE 68102-1593, address filed with court:, First National Bank of Omaha, Po Box 3128, Omaha, NE 68103
15599098	*+	JC Penney, c/o Portfolio Recover Associates, P.O. Box 12914, Norfolk, VA 23541-0914
15599099	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, JP Morgan Chase Bank, Po Box 15298, Wilmington, DE 19850
15599100	*+	Paypal Credit, c/o Jefferson Capital Systems, 16 McLeland Road, Saint Cloud, MN 56303-2198
15599101	*+	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
15599102	*+	Ross Township, c/o Jordan Tax Service Inc., Po Box 200, Bethel Park, PA 15102-0200
15599103	*+	Sam's Club, c/o Portfolio Recover Associates, P.O. Box 12914, Norfolk, VA 23541-0914
15599104	*+	Synchrony Bank, PO Box 965060, Orlando, FL 32896-5060
15599105	*+	Target, c/o TD Bank, PO Box 673, Minneapolis, MN 55440-0673
15599106	*+	Toy R US & Synchrony Bank, c/o Portfolio Recover Assoc., Po Box 12914, Norfolk, VA 23541-0914
15599107	*P++	US BANK, PO BOX 5229, CINCINNATI OH 45201-5229, address filed with court:, US Bank, Attn Bankruptcy Dept, Po Box 5229, Cincinnati, OH 45201

TOTAL: 1 Undeliverable, 23 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: auto

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Date Rcvd: May 09, 2023

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 11, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC bnicholas@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Kenneth Steidl	on behalf of Debtor Michael J. Szudarek julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;trose@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6